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ABSTRACT OF THE DISCLOSURE

An integrated circuit (IC) card interface device with multiple modes of operation allows communications with numerous IC cards, including smart cards. An interface device according to the present invention can be used several different ways, including: connected to a host device (such as a personal computer); in a standalone configuration; and as a flexible platform upon which future applications can be based, since it can be easily reprogrammed and upgraded. The interface device can contain an application engine and an I/O module, providing a flexible architecture and allowing several different operating modes. In connected mode, the interface device can, for example, be connected to a PC to enable the use of smart cards in secure applications. In standalone mode, the interface device can provide information about smart cards with which it interfaces. Programming mode enables the host device or the smart card itself to update or upgrade the programs available within the interface device. When being updated or upgraded, the source of the programming can be from a host device or from the smart card, adding further flexibility to the use of such an interface device.